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United States Bankruptcy Northern District of Illinoi								Voluntary Petition
Name of Debtor (if individual, enter Last Sassone, Mary F	, First, Middle):			Name	of Joint De	ebtor (Spouse)	) (Last, First,	Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  DBA JNC Construction, Inc.; DBA Sanctuary Home & Gift, LLC					her Names de married,	used by the J maiden, and	oint Debtor i trade names)	n the last 8 years:
Last four digits of Soc. Sec. or Individual (if more than one, state all)	-Taxpayer I.D. (I	ITIN)/Comp	olete EIN	Last fo	our digits of than one, state	f Soc. Sec. or	Individual-T	Saxpayer I.D. (ITIN) No./Complete EI
Street Address of Debtor (No. and Street, 17247 W. 143rd Street Lockport, IL	City, and State):	_	ZIP Code	Street	Address of	Joint Debtor	(No. and Str	eet, City, and State):  ZIP Code
County of Residence or of the Principal F Will Mailing Address of Debtor (if different fr		:	60441		•			ace of Business:  It from street address):
			ZIP Code					ZIP Code
Location of Principal Assets of Business (if different from street address above):	Debtor							
(Form of Organization) (Check one box  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above er check this box and state type of entity below  Chapter 15 Debtors  Country of debtor's center of main interests:  Each country in which a foreign proceeding	Health Care Business			)	defined	the Per 7 er 9 er 11 er 12 er 13 er 13 er primarily co	Cetition is Fi	tcy Code Under Which led (Check one box)  napter 15 Petition for Recognition a Foreign Main Proceeding napter 15 Petition for Recognition a Foreign Nonmain Proceeding  of Debts one box)  Debts are primarily business debts.
by, regarding, or against debtor is pending:  Filing Fee (Check of	Code		Revenue Coo	de).	1	ed by an individual, family, or l		pose."
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				ebtor is not f: ebtor's aggi- e less than ill applicable plan is bein cceptances	a small busing regate nonco \$2,490,925 (a) the boxes: and filed with of the plan w	ntingent liquida amount subject this petition.	lefined in 11 United debts (exc to adjustment	C. § 101(51D). S.S.C. § 101(51D).  Indiag debts owed to insiders or affiliates) on 4/01/16 and every three years thereafted one or more classes of creditors,
Statistical/Administrative Information  ☐ Debtor estimates that funds will be av ☐ Debtor estimates that, after any exemple there will be no funds available for di	ot property is exc	luded and a	administrati		es paid,		THIS	SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,00 to \$1  \$50,000 \$100,000 \$500,000 to \$1  Estimated Liabilities	to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		
Estimated Liabilities	to \$10	\$10,000,001 to \$50 million		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			

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**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Sassone, Mary F (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). and is requesting relief under chapter 11.) ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

## B1 (Official Form 1)(04/13)

**Voluntary Petition** 

(This page must be completed and filed in every case)

### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Mary F Sassone

Signature of Debtor Mary F Sassone

 $\mathbf{X}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 11, 2015

Date

#### Signature of Attorney\*

#### X /s/ Robert R. Benjamin

Signature of Attorney for Debtor(s)

#### Robert R. Benjamin 0170429

Printed Name of Attorney for Debtor(s)

#### Golan & Christie LLP

Firm Name

70 W. Madison Suite 1500 Chicago, IL 60602

Address

# Email: rrbenjamin@golanchristie.com (312) 263-2300 Fax: (312) 263-0939

Telephone Number

May 11, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### $Signature\ of\ Debtor\ (Corporation/Partnership)$

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Sassone, Mary F

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

<b>T</b> 7
X
Z3

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	Mary F Sassone		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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Page :
□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone. □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Mary F Sassone  Mary F Sassone
Date: May 11, 2015

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B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Mary F Sassone		Case No.		
_		Debtor	,		
			Chapter	7	
			· —		

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	11,361.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		11,899.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	4		97,885.73	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		116,300.12	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	3			
I - Current Income of Individual Debtor(s)	Yes	2			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,814.00
Total Number of Sheets of ALL Schedu	ıles	25			
	T	otal Assets	11,361.00		
			Total Liabilities	226,084.85	

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B 6 Summary (Official Form 6 - Summary) (12/14)

# United States Bankruptcy Court Northern District of Illinois

Mary F Sassone		Case No	
	ebtor	Chapter	7
STATISTICAL SUMMARY OF CERTAIN LIA			•
f you are an individual debtor whose debts are primarily consumer decase under chapter 7, 11 or 13, you must report all information reque	bts, as defined in § 1 sted below.	01(8) of the Bankruptcy	Code (11 U.S.C.§ 101(8)), f
■ Check this box if you are an individual debtor whose debts are I report any information here.	NOT primarily consu	umer debts. You are not re	equired to
This information is for statistical purposes only under 28 U.S.C. § nummarize the following types of liabilities, as reported in the Scho		em.	
Type of Liability	Amount		
Domestic Support Obligations (from Schedule E)			
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)			
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)			
Student Loan Obligations (from Schedule F)			
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E			
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)			
TOTAL			
State the following:			
Average Income (from Schedule I, Line 12)			
Average Expenses (from Schedule J, Line 22)			
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)			
State the following:			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column			
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column			
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			
4. Total from Schedule F			
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			

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B6A (Official Form 6A) (12/07)

_		
In re	Mary F Sassone	Case No
-		Delta-
		Debtor

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

**0** continuation sheets attached to the Schedule of Real Property

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B6B (Official Form 6B) (12/07)

In re	Mary F Sassone	Case No.	
_		Debtor	

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chase	e checking	W	10.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Furnit	ure	W	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clothi	ng	W	200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
			(To	Sub-Tota of this page)	al > <b>2,210.00</b>

**2** continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Mary F Sassone	Case No.

# Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
		(То	Sub-Tota stal of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Mary F Sassone	Case No.
	· · ·	·

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2013 Kia \$	Soul	-	9,151.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 9,151.00 (Total of this page)

Total > 11,361.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re	Mary F Sassone	Case No.
_	<u> </u>	, Debtor

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C Chase checking	ertificates of Deposit 735 ILCS 5/12-1001(b)	10.00	10.00
Household Goods and Furnishings Furniture	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Wearing Apparel Clothing	735 ILCS 5/12-1001(b)	200.00	200.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2013 Kia Soul	735 ILCS 5/12-1001(c)	2,400.00	9,151.00

Total: 4,610.00 11,361.00

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B6D (Official Form 6D) (12/07)

In re	Mary F Sassone	Case No.
_		Debtor

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

— Check this box is debtor has no creditors note.		300	area claims to report on this selecture D.				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN		UNLLQULDATED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>6206215276957</b>	1		Vehicle Lien		T E		
Capital One Auto Finance P.O. Box 60511 City of Industry, CA 91716		-	2013 Kia Soul  Value \$ 9,151.00	-	X	11,899.00	2,748.00
Account No.	╁	┢	γ and φ 3,131.00	$\vdash$		11,033.00	2,140.00
Account No.			Value \$ Value \$	-			
Account No.	t	H		H			
			Value \$				
_0 continuation sheets attached			(Total of t	Subto his p		11,899.00	2,748.00
			(Report on Summary of So		ota ule	11,899.00	2,748.00

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B6E (Official Form 6E) (4/13)

In re	Mary F Sassone	Case No.
-		Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority

listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. $\S$ 507(a)(3).
■ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

#### Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business,

whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

# ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ☐ Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	Mary F Sassone	Case No.
-	-	Debtor ,

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Wages, salaries, and commissions

						-	TYPE OF PRIORITY	,
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	band, Wife, Joint, or Community  DATE CLAIM WAS INCURRED  AND CONSIDERATION FOR CLAIM	CONFINGEN	QU I D A	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No.			Wages 9/8/2014 through 9/23/2014	T	T E D			
Alex Bustillo 609 W. Chicago Avenue 2nd Floor East Chicago, IN 46312		_		х	x	x	19,656.00	7,181.00 12,475.00
Account No. 14-003536			Wage Claim Claimant: Roger Escobar				· · · · · · · · · · · · · · · · · · ·	
Illinois Department of Labor 160 N. LaSalle Street Suite C-1300 Chicago, IL 60601	x	-		x	x	x		0.00
							4,000.00	4,000.00
Account No. 14-003546  Illinois Department of Labor 160 N. LaSalle Street Suite C-1300 Chicago, IL 60601	x	_	Wage Claim Claimant: Alex Bustillo				4,000.00	4,000.00
Account No. 14-003545  Illinois Department of Labor 160 N. LaSalle Street Suite C-1300 Chicago, IL 60601	x	_	Wage Claim Claimant: Juan Munoz	x	x	x	4,000.00	4,000.00
Account No.		$\vdash$	Wages 9/8/2014 through 9/23/2014	$\vdash$		H	-1,000.00	7,000.00
Juan Munoz 7817 Valley View Woodridge, IL 60517		_		x	x	x	19,935.00	7,460.00 12,475.00
Sheet 1 of 3 continuation sheets	attache	d to	<u>.</u>	Subt	ota	1	-,	14,641.00
Schedule of Creditors Holding Unsecured				his j	pag	e)	51,591.00	36,950.00

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B6E (Official Form 6E) (4/13) - Cont.

In re	Mary F Sassone	Case No.
-	-	Debtor ,

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Wages, salaries, and commissions

							TYPE OF PRIORITY	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C C E E T C	H W	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED  AND CONSIDERATION FOR CLAIM	CONTINGENT	LIQUI	U T E	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No.			Wages 9/8/2014 through 9/23/2014	Т	D A T E D			
Rafael Munoz 7614 S. Langley Chicago, IL 60619		-		x		х	40.005.00	7,460.00
Account No.		+	Wages 9/8/2014 through 9/23/2014	$\vdash$			19,935.00	12,475.0
Roger Escobar 1121 Heartland Gate Lake in the Hills, IL 60156		_		x	x	x		0.00
							8,502.00	8,502.00
Account No.								
Account No.								
Account No.								
Sheet <b>2</b> of <b>3</b> continuation sheets	attach	ed to	,	Sub	tota	ıl		7,460.00
Schedule of Creditors Holding Unsecured				his	pag	ge)	28,437.00	20,977.0

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B6E (Official Form 6E) (4/13) - Cont.

In re	Mary F Sassone	Case No.	
_	-	Debtor ,	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) 2010-2013 taxes Account No. **Illinois Department of Employment** 6,665.89 Security PO Box 3637 X Springfield, IL 62708 17,857.73 11,191.84 Account No. Account No. Account No. Account No. Subtotal 6,665.89 Sheet 3 of 3 continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 17,857.73 11,191.84 Total 28,766.89 (Report on Summary of Schedules) 97,885.73 69,118.84

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B6F (Official Form 6F) (12/07)

In re	Mary F Sassone	Case No
	Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No.	CODEBTOR	Hu Hu		COXTLXGEXT	UNLIQUIDATED	U	U T F	AMOUNT OF CLAIM
Acuity c/o Daniel J. Spilotro 2251 N. Clark St., Ste. 300 Chicago, IL 60614	x	-		X	X	t	x	6,800.00
Account No.  Adventist Hinsdale Hospital 120 North Oak Street Hinsdale, IL 60521		-	Medical Services					2,486.06
Account No.  Adventist LaGrange Memorial 5101 South Willow Springs Road La Grange, IL 60525		-	Medical Services					1,870.45
Account No. 5780979575719828  Comenity Capital Bank P.O. Box 182273 Columbus, OH 43218		-	Goods and Services					900.00
_6 continuation sheets attached			(Total of	Subt			)	12,056.51

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In re	Mary F Sassone	Case No.	_
_		Debtor	

	С	ш.,	sband, Wife, Joint, or Community	1	U	D	I
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLAGENT	N	SPUTED	AMOUNT OF CLAIM
Account No.	4		Contingent corporate obligation arising against JNC Construction, Inc.	Ι΄	Ė		
Commonwealth Edison Claims Department, 4th Floor Three Lincoln Center Oakbrook Terrace, IL 60181	x	-	against one construction, me.	x	х	х	1,930.32
Account No.	╁	H	Benefits claim			$\vdash$	
General Laborers District Council c/o Office of Fund Counsel 111 W. Jackson Blvd, Suite 1415 Chicago, IL 60604		-		x	x	x	
Account No.	╬		Personal guaranty				Unknown
HD Supply PO Box 1419 Thomasville, GA 31799	x	-			x		13,794.61
Account No.	╁		Benefits claims				
James S. Jorgensen c/o Office of Fund Counsel 111 W. Jackson Blvd, Suite 1415 Chicago, IL 60604		-		x	x	x	Unknown
Account No. 103706360	╁		Contingent corporate obligation arising from			$\vdash$	
JP Morgan Chase Bank 16057 S. Farrel Road Lockport, IL 60441	x	-	claim against JNC Construction, Inc.	x	x	x	
					L		329.47
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f		(Total of	Sub this			16,054.40

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In re	Mary F Sassone	Case No	
_		Debtor	

CREDITOR'S NAME,	Ç	Ηι	usband, Wife, Joint, or Community	Ç	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATE	SPUTED	AMOUNT OF CLAIM
Account No.			Contingent Corporate Obligation for property		E		
Kevin Buschmann and Donna Buschmann 1000 East Woodfield A Park Ridge, IL 60068	x	-	damages occurring on June 5, 2014	x	X	х	Unknown
Account No.	T		Benefits claims				
Laborers' Pension Fund c/o Office of Fund Counsel 111 W. Jackson Blvd, Suite 1415 Chicago, IL 60604		-		x	x	x	Unknown
Account No.	_	H	Benefits claims				
Laborers' Welfare Fund c/o Office of Fund Counsel 111 W. Jackson Blvd, Suite 1415 Chicago, IL 60604		-		x	x	x	Unknown
Account No.			Collection				
Merchants Credit Guide Co. 223 W. Jackson Street Suite 700 Chicago, IL 60606		-	Adventist Hinsdale, Adult Medicine Physicians of Countryside, Adult Medicine Physicians of Riverside		x		15,795.78
Account No.	T	T	Medical			T	
Molis Dental Dr. Ryan J. Molis 375 W. 83rd Street Burr Ridge, IL 60527		-			x		2,264.00
Sheet no. 2 of 6 sheets attached to Schedule of		•	S	ubt	ota	1	10.050.70
Creditors Holding Unsecured Nonpriority Claims			(Total of the	nis į	pag	e)	18,059.78

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In re	Mary F Sassone		Case No.	
		Debtor		

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U N L	D I	
MAILING ADDRESS	CODEBT	н	DATE CLAIM WAS INCURRED AND	CONT	Ë	SPUTE	
INCLUDING ZIP CODE,	₽̈́	W	CONSIDERATION FOR CLAIM. IF CLAIM	1	Q	Ψ̈́	AMOUNT OF CLARA
AND ACCOUNT NUMBER (See instructions above.)	0	C	IS SUBJECT TO SETOFF, SO STATE.	G	ľ	Ė	AMOUNT OF CLAIM
, , , , , , , , , , , , , , , , , , ,	R	Ľ		N G E N T	D A T E	D	
Account No.			Contingent corporate obligation		E		
Noonah Farmani Cammani							
Neenah Foundry Company PO Box 729	Ιx	L					
Neenah, WI 54957-0729	l^						
Neerlall, WI 34937-0729							
							35,396.72
Account No.			Medical				
Nanhyalagy Associates Naythayn II							
Nephrology Associates Northern IL 120 W. 22nd Street		l_			x		
Oak Brook, IL 60523	l				<b> ^</b>		
Oak Brook, 12 00323							
							30.00
Account No.			Contingent corporate obligation				
	1						
Ozinga							
PO Box 910	ΙX	-					
Frankfort, IL 60423	l						
	l						
							18,573.75
Account No.			Contingent corporate obligation				
C. Caharandan Turrakinan Ing							
S. Schroeder Trucking, Inc.	Ιx	L			x		
770 W. Factory Road Addison, IL 60101	l^				^		
Addison, ie oo to t							
							5,939.86
Account No. 3354E2161			Insurance premiums				
L							
Travelers Casualty Insurance	١,	L			v	v	
P.O. Box 660317	١×	ľ			^	X	
Dallas, TX 75266	l						
							723.00
							123.00
Sheet no. <b>3</b> of <b>6</b> sheets attached to Schedule of				Subt			60,663.33
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	00,000.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Mary F Sassone	Case No.	_
_		Debtor	

CDEDITORIC NAME	С	Hu	sband, Wife, Joint, or Community	С	UNL	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No.	C O D E B T O R	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			I S P U T E D	AMOUNT OF CLAIM
Account No.	+		Charge of unfair labor practices		D A T E D		
US Government National Labor Relations Board - Region 13 209 S. LaSalle Street, Suite 900 Chicago, IL 60604	x	-		х	х	х	Unknown
Account No.	$\dagger$		13 CA 137507 Charge of unfair labor practices				- CHARGONI
US Government National Labor Relations Board - Region 13 209 S. LaSalle Street, Suite 900 Chicago, IL 60604	x	_	ge er annam ramer praemeer	x	x	x	
							Unknown
Account No.  US Government National Labor Relations Board - Region 13 209 S. LaSalle Street, Suite 900 Chicago, IL 60604	x	-	13 CA 137560 Charge of unfair labor practices	x	х	х	
	_						Unknown
Account No.  US Government National Labor Relations Board - Region 13 209 S. LaSalle Street, Suite 900 Chicago, IL 60604	x	-	13 CA 137561 Charge of unfair labor practices	x	x	x	Unknown
Account No.	+	$\vdash$	13 CA 143513	+			Olikilowii
US Government National Labor Relations Board - Region 13 209 S. LaSalle Street, Suite 900 Chicago, IL 60604	x	-	Charge of unfair labor practices	x	x	x	
							Unknown
Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f		(Total o	Sub			0.00

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In re	Mary F Sassone	Case No	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	Ų	Ţ	♬	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No.	C O D E B T O R	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  Contingent corporate obligation	CONTINGENT	U I D A T		S P U T E D	AMOUNT OF CLAIM
Account No.	ł		Contingent corporate obligation		E	1		
V&N Concrete Products, Inc. 35 Forestwood Drive Romeoville, IL 60446	x	-			x			7,666.52
Account No.	t	H	Contingent corporate obligation	$\dagger$	+	t	†	
VCNA Prairie Illinois, Inc. d/b/a Prarie Materials Sale, Inc. 501 S. Second Street, Room 350 Springfield, IL 62756	x	-			x	<b>(</b> )	x	Unknown
Account No.	t	H	See VCNA Prairie Illinois, Inc.	$\dagger$	t	t	7	
VCNA Prairie Illinois, Inc. 7601 W. 79th Street Bridgeview, IL 60455	x	-			x	( )	x	Unknown
Account No.	1		Contingent corporate obligation		T	Ť	7	
Welch Brothers, Inc. 1050 St. Charles Street PO Box 749 Elgin, IL 60121	x	-						0.00
Account No.	✝	H	Insurance premiums	$\dagger$	+	$\dagger$	+	
Westfield Insurance Co. 320 Cardinal Drive Suite 300 Saint Charles, IL 60175	x	-	•		x	<b>(</b> )	x	1,799.58
Sheet no5 _ of _6 _ sheets attached to Schedule of	_	_		Sub	tota	⊥ al	7	
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pas	ge`	5 [	9,466.10

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In re	Mary F Sassone	Case No	
-		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. 0001506213	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  Contingent Corporate Obligation related to		OHHPO-CO-LZC		AMOUNT OF CLAIM
Account No. 0001506213	ł		Claim dated 6/5/2014 (see Buschmann)		E D		
Westfield Insurance Co. 320 Cardinal Drive Suite 300 Saint Charles, IL 60175	x	-	Jan. 4404 50/2011 (660 2400 main)		х		
							Unknown
Account No.	-						
Account No.	╁			$\dashv$	Н		
Tocouli Tio							
Account No.	1						
Account No.	1						
Sheet no6 of _6 sheets attached to Schedule of				Subt			0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his p	pag	e)	0.00
			(Report on Summary of Sc		ota lule		116,300.12

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B6G (Official Form 6G) (12/07)

In re	Mary F Sassone	Case No	
-		Debtor ,	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Construction & General Laborers District Council of Chicago 999 McClintock Drive, Suite 300 Burr Ridge, IL 60527 Collective bargaining agreement dated 8/29/2014 by JNC Construction, Inc.

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B6H (Official Form 6H) (12/07)

In re	Mary F Sassone	Case No.
-	<u> </u>	Debtor

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.		
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	
JNC Construction, Inc.	HD Supply	
17247 W. 143rd Street	PO Box 1419	
Lockport, IL 60441	Thomasville, GA 31799	
JNC Construction, Inc.	Neenah Foundry Company	
17247 W. 143rd Street	PO Box 729	
Lockport, IL 60441	Neenah, WI 54957-0729	
JNC Construction, Inc.	Ozinga	
17247 W. 143rd Street	PO Box 910	
Lockport, IL 60441	Frankfort, IL 60423	
JNC Construction, Inc.	S. Schroeder Trucking, Inc.	
17247 W. 143rd Street	770 W. Factory Road	
Lockport, IL 60441	Addison, IL 60101	
JNC Construction, Inc.	US Government National Labor	
17247 W. 143rd Street	Relations Board - Region 13	
Lockport, IL 60441	209 S. LaSalle Street, Suite 900	
	Chicago, IL 60604	
JNC Construction, Inc.	US Government National Labor	
17247 W. 143rd Street	Relations Board - Region 13	
Lockport, IL 60441	209 S. LaSalle Street, Suite 900	
	Chicago, IL 60604	
JNC Construction, Inc.	US Government National Labor	
17247 W. 143rd Street	Relations Board - Region 13	
Lockport, IL 60441	209 S. LaSalle Street, Suite 900	
	Chicago, IL 60604	
JNC Construction, Inc.	US Government National Labor	
17247 W. 143rd Street	Relations Board - Region 13	
Lockport, IL 60441	209 S. LaSalle Street, Suite 900	
	Chicago, IL 60604	
JNC Construction, Inc.	US Government National Labor	
17247 W. 143rd Street	Relations Board - Region 13	
Lockport, IL 60441	209 S. LaSalle Street, Suite 900	
	Chicago, IL 60604	
JNC Construction, Inc.	V&N Concrete Products, Inc.	
17247 W. 143rd Street	35 Forestwood Drive	
Lockport, IL 60441	Romeoville, IL 60446	

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In re	Mary F Sassone	Case No.
	•	· · · · · · · · · · · · · · · · · · ·

Debtor

# SCHEDULE H - CODEBTORS (Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
JNC Construction, Inc.	VCNA Prairie Illinois, Inc.
17247 W. 143rd Street	d/b/a Prarie Materials Sale, Inc.
Lockport, IL 60441	501 S. Second Street, Room 350
ESCRIPSIT, IE SOFFI	Springfield, IL 62756
JNC Construction, Inc.	VCNA Prairie Illinois, Inc.
17247 W. 143rd Street	7601 W. 79th Street
Lockport, IL 60441	Bridgeview, IL 60455
JNC Construction, Inc.	Welch Brothers, Inc.
17247 W. 143rd Street	1050 St. Charles Street
Lockport, IL 60441	PO Box 749
	Elgin, IL 60121
JNC Construction, Inc.	Commonwealth Edison
17247 W. 143rd Street	Claims Department, 4th Floor
Lockport, IL 60441	Three Lincoln Center
	Oakbrook Terrace, IL 60181
JNC Construction, Inc.	JP Morgan Chase Bank
17247 W. 143rd Street	16057 S. Farrel Road
Lockport, IL 60441	Lockport, IL 60441
JNC Construction, Inc.	Travelers Casualty Insurance
17247 W. 143rd Street	P.O. Box 660317
Lockport, IL 60441	Dallas, TX 75266
JNC Construction, Inc.	Westfield Insurance Co.
17247 W. 143rd Street	320 Cardinal Drive
Lockport, IL 60441	Suite 300
	Saint Charles, IL 60175
JNC Construction, Inc.	Westfield Insurance Co.
17247 W. 143rd Street	320 Cardinal Drive
Lockport, IL 60441	Suite 300
	Saint Charles, IL 60175
JNC Construction, Inc.	Illinois Department of Labor
17247 W. 143rd Street	160 N. LaSalle Street
Lockport, IL 60441	Suite C-1300
	Chicago, IL 60601
JNC Construction, Inc.	Illinois Department of Labor
17247 W. 143rd Street	160 N. LaSalle Street
Lockport, IL 60441	Suite C-1300
	Chicago, IL 60601
JNC Construction, Inc.	Illinois Department of Labor
17247 W. 143rd Street	160 N. LaSalle Street
Lockport, IL 60441	Suite C-1300
	Chicago, IL 60601

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In re	Mary F Sassone	Case No
-	-	Debtor ,

# **SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR

JNC Construction, Inc.
17247 W. 143rd Street
Lockport, IL 60441

NAME AND ADDRESS OF CREDITOR

Kevin Buschmann and Donna Buschmann
1000 East Woodfield A
Park Ridge, IL 60068

JNC Construction, Inc.
17247 W. 143rd Street
Lockport, IL 60441

Acuity
17247 W. 143rd Street
Lockport, IL 60441

Clockport, IL 60441

Clockport, IL 60441

Clockport, IL 60441

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E#II	in this information to identify your c	250							
	otor 1 Mary F Sass								
_	otor 2								
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRI	CT OF ILLINOIS						
	se number nown)		-			Check if this is:  An amended  A supplement	ed filing ent showing p		chapter
0	fficial Form B 6I					MM / DD/ Y	as of the follo	owing date:	
	chedule I: Your Inc	ome				IVIIVI / DD/ I			12/13
sup spo atta	as complete and accurate as pos plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  1: Describe Employment	are married and not fili Ir spouse is not filing w	ng jointly, and your ith you, do not inclu	spouse i de infori	is livi matic	ing with you, incl on about your spo	ude informa ouse. If more	tion about space is r	your needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-filin	g spouse	
	If you have more than one job, attach a separate page with	Employment status	☐ Employed ■ Not employed			☐ Employed ☐ Not employed			
	information about additional employers.	Occupation							
	Include part-time, seasonal, or self-employed work.	Employer's name							
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed t	here?						
Par	Give Details About Mo	nthly Income							
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to r	eport for	any I	ine, write \$0 in the	space. Inclu	de your non	n-filing
•	u or your non-filing spouse have me e space, attach a separate sheet to		ombine the informatio	n for all e	emplo	yers for that perso	n on the line	s below. If y	ou need
						For Debtor 1	For Debte		
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	\$	N/A	
3.	Estimate and list monthly over	ime pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	0.00	\$	N/A	

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Debtor '	Mary F Sassone	-	Case r	number (if known)			
			For I	Debtor 1		otor 2 or ng spouse	
C	opy line 4 here	4.	\$	0.00	\$	N/A	
5. <b>Li</b>	st all payroll deductions:						
58	a. Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	N/A	
5k	· · · · · · · · · · · · · · · · · · ·	5b.	\$	0.00	\$	N/A	
50	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A	
50	d. Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/A	
56	e. Insurance	5e.	\$	0.00	\$	N/A	
5f	. Domestic support obligations	5f.	\$	0.00	\$	N/A	
50		5g.	\$	0.00	\$	N/A	
5ł	n. Other deductions. Specify:	5h.+	\$	0.00	+ \$	N/A	
6. <b>A</b>	dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$	N/A	
7. <b>C</b>	alculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	N/A	
8. <b>Li</b> 8a	st all other income regularly received:  a. Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	¢	0.00	¢	N/A	
8k	•	оа. 8b.	\$ <u> </u>	0.00	\$	N/A N/A	
80			Ψ	0.00	Ψ	IN/A	
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	N/A	
80	. ,	8d.	\$	0.00	\$	N/A	
86	•	8e.	\$	0.00	\$	N/A	
8f	Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f. 8g.	\$	0.00	\$	N/A	
8g 8l	•	8h.+	\$ <u></u>	0.00	, ¢——	N/A N/A	
OI	Other monthly income. Specify.	_ 011.7	Ψ	0.00	- Ψ <u> </u>	IN/A	
9. <b>A</b>	dd all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A	
10. <b>C</b>	alculate monthly income. Add line 7 + line 9.	10. \$		0.00 + \$	N	N/A = \$	0.00
	dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			- 1 -	<u> </u>	<del>"</del> "     -	0.00
In ot D	tate all other regular contributions to the expenses that you list in Schedule clude contributions from an unmarried partner, members of your household, your her friends or relatives.  o not include any amounts already included in lines 2-10 or amounts that are not pecify:	depen		•	ed in <i>Sche</i>	edule J. 11. +\$	0.00
W	dd the amount in the last column of line 10 to the amount in line 11. The restrict that amount on the Summary of Schedules and Statistical Summary of Certain oplies				. if it	12. \$	0.00
						Combined monthly in	
13. <b>D</b>		?					

Official Form B 6I Schedule I: Your Income page 2

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Fill	in this information to identify your	case:					
Deb	otor 1 Mary F Sasson	e		Che	eck if this is:		
	Mary 1 Caccon				An amended filing		
	otor 2					ving post-petition chapter	
(Spc	ouse, if filing)				13 expenses as of	the following date:	
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS			OIS	MM / DD / YYYY			
Cas	Case number			☐ A separate filing for Debtor 2 because De			
	nown)			_	2 maintains a sepa		
Of	fficial Form B 6J						
	chedule J: Your E	xpenses				12/13	
info		ossible. If two married people are led, attach another sheet to this f question.					
	t 1: Describe Your Househo	old					
1.	Is this a joint case?						
	No. Go to line 2.						
	☐ Yes. <b>Does Debtor 2 live in</b>	a separate household?					
	☐ No ☐ Yes. Debtor 2 must f	file a separate Schedule J.					
2.	Do you have dependents?	No					
	Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?	
	Do not state the					□ No	
	dependents' names.					Yes	
						□ No	
			-			☐ Yes	
						□ No □ Yes	
			-			□ Yes	
						☐ Yes	
3.	Do your expenses include expenses of people other tha yourself and your dependents	111/					
	t 2: Estimate Your Ongoing	Monthly Expenses   r bankruptcy filing date unless yo	ou are using this for	n as a s	upplement in a Cha	pter 13 case to report	
exp		nkruptcy is filed. If this is a supp					
the		n-cash government assistance if have included it on Schedule I: Y			Your expe	enses	
4.	The rental or home ownership payments and any rent for the g	p expenses for your residence. In ground or lot.	nclude first mortgage	4.	\$	1,775.00	
	If not included in line 4:						
	4a. Real estate taxes			4a.	\$	0.00	
	4b. Property, homeowner's, o	or renter's insurance			\$	0.00	
		air, and upkeep expenses		4c.	\$	0.00	
	4d. Homeowner's association	n or condominium dues		4d.	\$	0.00	
5	Additional mortgage naymen	ts for vour residence such as hor	me equity loans	5	2	0.00	

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Debtor 1	Mary F Sassone	Case number (if known)	
6. <b>Uti</b> l	ities:		
6a.	Electricity, heat, natural gas	6a. \$	200.00
6b.	Water, sewer, garbage collection	6b. \$	65.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$	150.00
6d.	Other. Specify: Cable (basic)	6d. \$	90.00
	od and housekeeping supplies	7. \$	400.00
	Idcare and children's education costs	8. \$	
	thing, laundry, and dry cleaning	9. \$	0.00
			150.00
	sonal care products and services	10. \$	50.00
	dical and dental expenses	11. \$	100.00
	nsportation. Include gas, maintenance, bus or train fare. not include car payments.	12. \$	200.00
Ent	ertainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00
Cha	aritable contributions and religious donations	14. \$	0.00
	urance.		
	not include insurance deducted from your pay or included in lines 4 or 20.		
	. Life insurance	15a. \$	0.00
15b	. Health insurance	15b. \$	250.00
150	. Vehicle insurance	15c. \$	56.00
	. Other insurance. Specify:	15d. \$	0.00
	tes. Do not include taxes deducted from your pay or included in lines 4 or 20. ecify:	 16. \$	0.00
	tallment or lease payments:		0.00
	. Car payments for Vehicle 1	17a. \$	328.00
	. Car payments for Vehicle 2	17b. \$	0.00
170	Other. Specify:	17c. \$	0.00
	l. Other. Specify:	17d. \$	0.00
	ur payments of alimony, maintenance, and support that you did not report		
	lucted from your pay on line 5, Schedule I, Your Income (Official Form 6I).		0.00
Oth	er payments you make to support others who do not live with you.	\$	0.00
Spe	ecify:	19.	
	er real property expenses not included in lines 4 or 5 of this form or on S	Schedule I: Your Income.	
20a	. Mortgages on other property	20a. \$	0.00
20b	. Real estate taxes	20b. \$	0.00
200	Property, homeowner's, or renter's insurance	20c. \$	0.00
200	l. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20€	. Homeowner's association or condominium dues	20e. \$	0.00
Oth	ner: Specify:	21. +\$	0.00
	ur monthly expenses. Add lines 4 through 21.	22. \$	3,814.00
	e result is your monthly expenses.		
	culate your monthly net income.		
	. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	0.00
23b	. Copy your monthly expenses from line 22 above.	23b\$	3,814.00
230	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. <b>\$</b>	-3,814.00
For mod			ase or decrease because of a
	Yes.		
Exp	olain:		

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Mary F Sassone			Case No.				
		Debtor(s)	Chapter	7				
	DECLARATION CONCERNING DEBTOR'S SCHEDULES							
	DECLARATION (	CONCERNING DEI	STOR'S SCHEDUL	LS				
	DECLARATION UNDER	PENALTY OF PERJUR	Y BY INDIVIDUAL DE	BTOR				
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of27_sheets, and that they are true and correct to the best of my knowledge, information, and belief.							
Date	May 11, 2015	Signature /s/ Mary F	Sassone					

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Debtor

Mary F Sassone

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B7 (Official Form 7) (04/13)

## United States Bankruptcy Court Northern District of Illinois

In re	Mary F Sassone			Case No.		
		Debtor(s)	Chapter	7		

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$0.00 January 1, 2015 through April 30, 2015 Wages

\$0.00 2014 Wages \$53,524.00 2013 Wages

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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B7 (Official Form 7) (04/13)

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#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF
PAYMENTS/
NAME AND ADDRESS OF CREDITOR
ANOUNT STILL
TRANSFERS
TRANSFERS
OWING
Anthony Pope, Ltd.
April 2014
S4,900.00
\$0.00

Anthony Pope, Ltd. 185 N. York Street Elmhurst, IL 60126

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

2014 CV 6043

Laborers' Pension Fund, Laborers' Welfare Fund of the Health and Welfare Department of the Construction and General Laborers' District Counsil

NATURE OF PROCEEDING AND LOCATION DISPOSITION

Breach of Contract United States District Court for the Northern District of Illinois

Northern District of Illinois

the Health and Welfare Department of the Construction and General Laborers' District Counsil of Chicago and Vicinity, and James S. Jorgensen v. C3 Construction, JNC Construction, Inc. and Mary Sassone

13 CA 140082 Region 13 Pending Charge National Labor Relations Board v. Sassone **NLRB** 13 CA 137507 Region 13 Pending Charge National Labor Relations Board v. Sassone **NLRB** 13 CA 137560 Region 13 Pending Charge National Labor Relations Board v. Sassone **NLRB** 

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B7 (Official Form 7) (04/13)

3

CAPTION OF SUIT

AND CASE NUMBER

PROCEEDING
13 CA 137561

NATURE OF
PROCEEDING
AND LOCATION
DISPOSITION
Pending
Pending

National Labor Relations Board v. Sassone NLRB

13 CA 143513 Charge Region 13 Pending

National Labor Relations Board v. Sassone NLRB

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE

DESCRIPTION AND VALUE OF

TE OF SEIZURE PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION
OF COURT
CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

CASE TITLE & NUMBER ORDER PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

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B7 (Official Form 7) (04/13)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Golan & Christie LLP 70 West Madison

Suite 1500 Chicago, IL 60602

CredAbility 270 Peachtree Street, NW **Suite 1800** Atlanta, GA 30303

DATE OF PAYMENT. AMOUNT OF MONEY NAME OF PAYER IF OTHER OR DESCRIPTION AND VALUE THAN DEBTOR OF PROPERTY \$2,500,00 **April 2015** 

\$20.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

April 2015

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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#### 12. Safe deposit boxes

None П

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY Chase Bank, Romeoville

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY Debtor only

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

Significant papers N/A

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** 

SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS

GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

JNC Construction, Inc. 27-4831188

**ADDRESS** NATURE OF BUSINESS 17247 W. 143rd Street

Sewer construction

**BEGINNING AND ENDING DATES** 

2011 - Present

Lockport, IL 60441

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

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b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

**ADDRESS** NAME

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** NAME

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

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Q

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 11, 2015 Signature /s/ Mary F Sassone Mary F Sassone

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

# **United States Bankruptcy Court**Northern District of Illinois

		Not them Dis	tilet of illinois		
In re	Mary F Sassone			Case No.	
		I	Debtor(s)	Chapter	7
	CHAPTER 7 INI	DIVIDUAL DEBTO	OR'S STATEMENT	Γ OF INTEN	TION
PART	<b>A</b> - Debts secured by property of property of the estate. Attach ac			ted for <b>EACI</b>	H debt which is secured by
Proper	ty No. 1				
	or's Name: One Auto Finance		<b>Describe Property S</b> 2013 Kia Soul	Securing Debt	<b>:</b> :
Proper	ty will be (check one):		•		
	Surrendered	■ Retained			
	ning the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain		oid lien using 11 U.S.C	C. § 522(f)).	
Proper	ty is (check one):				
-	Claimed as Exempt		☐ Not claimed as ex	empt	
Attach a	<b>B</b> - Personal property subject to unexadditional pages if necessary.) ty No. 1	spired leases. (All three	columns of Part B m	ust be complet	ed for each unexpired lease.
	's Name: uction & General Laborers	Describe Leased Pro Collective bargaining 8/29/2014 by JNC Co	agreement dated	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 $5(p)(2)$ :  NO
	re under penalty of perjury that that the al property subject to an unexpired		intention as to any p	roperty of my	estate securing a debt and/or
Date _	May 11, 2015		/s/ Mary F Sassone Mary F Sassone		

Debtor

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## **United States Bankruptcy Court** Northern District of Illinois

In re	Mary F Sassone		Case No		
111.10	Mary : Caccono	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENS			,	
1	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept		\$	2,500.00	
	Prior to the filing of this statement I have received			2,500.00	
	Balance Due		\$	0.00	
2.	\$ 335.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compens	sation with any other person	unless they are me	mbers and associates of my law firm.	
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names				
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
1	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;</li> <li>e. [Other provisions as needed]</li> </ul>				
7.	By agreement with the debtor(s), the above-disclosed fee de	oes not include the following	g service:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any a ankruptcy proceeding.	greement or arrangement fo	or payment to me for	representation of the debtor(s) in	
Dated	i: May 11, 2015	/s/ Robert R. Ben	iamin		
		Robert R. Benjan	nin		
		Golan & Christie 70 W. Madison	LLP		
		Suite 1500			
		Chicago, IL 6060			
		(312) 263-2300 rrbenjamin@gola	Fax: (312) 263-093	39	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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B 201B (Form 201B) (12/09)

# United States Bankruptcy Court

		rn District of Illinois	, 41 0	
In re	Mary F Sassone		Case No.	
		Debtor(s)	Chapter	7
	CERTIFICATION OF NO UNDER § 342(b) O	OTICE TO CONSUN F THE BANKRUPT	`	(S)
Code.	Certi I (We), the debtor(s), affirm that I (we) have receive	fication of Debtor ed and read the attached r	notice, as required by	y § 342(b) of the Bankruptcy
Mary F	Sassone	X /s/ Mary F Sas	ssone	May 11, 2015
Printe	d Name(s) of Debtor(s)	Signature of I	Debtor	Date
Case No. (if known)		X		
		Signature of J	oint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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## United States Bankruptcy Court Northern District of Illinois

		Not then District of Hillions		
In re	Mary F Sassone		Case No.	
	•	Debtor(s)	Chapter 7	
	VEI	RIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	64
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	itors is true and correct to	the best of my
Date:	May 11, 2015	/s/ Mary F Sassone Mary F Sassone		

Acuity c/o Daniel J. Spilotro 2251 N. Clark St., Ste. 300 Chicago, IL 60614

Adventist Hinsdale Hospital 120 North Oak Street Hinsdale, IL 60521

Adventist LaGrange Memorial 5101 South Willow Springs Road La Grange, IL 60525

Alex Bustillo 609 W. Chicago Avenue 2nd Floor East Chicago, IN 46312

Capital One Auto Finance P.O. Box 60511 City of Industry, CA 91716

Comenity Capital Bank P.O. Box 182273 Columbus, OH 43218

Commonwealth Edison Claims Department, 4th Floor Three Lincoln Center Oakbrook Terrace, IL 60181

Construction & General Laborers District Council of Chicago 999 McClintock Drive, Suite 300 Burr Ridge, IL 60527

General Laborers District Council c/o Office of Fund Counsel 111 W. Jackson Blvd, Suite 1415 Chicago, IL 60604

HD Supply PO Box 1419 Thomasville, GA 31799 Illinois Department of Employment Security PO Box 3637 Springfield, IL 62708

Illinois Department of Labor 160 N. LaSalle Street Suite C-1300 Chicago, IL 60601

Illinois Department of Labor 160 N. LaSalle Street Suite C-1300 Chicago, IL 60601

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VCNA Prairie Illinois, Inc. d/b/a Prarie Materials Sale, Inc. 501 S. Second Street, Room 350 Springfield, IL 62756

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